

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
A Professional Corporation incorporated in Pennsylvania  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
(215) 627-1322  
dcarlon@kmlawgroup.com  
Attorneys for Secured Creditor  
PNC BANK, NATIONAL ASSOCIATION

In Re:  
Michelle Salek & Richard Salek,  
  
Debtors.



Order Filed on May 15, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: NO. 22-10513 MBK

Adv. No.:

Hearing Date: 4/12/2023 @ 9:00 a.m..

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: May 15, 2023**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**(Page 2)**

Debtor: Michelle Salek & Richard Salek

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Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC BANK, NATIONAL ASSOCIATION, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 8 Cumana Street, Toms River, NJ, 08757, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Andrew M. Carroll, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 20, 2023, Debtors have made a lump sum payment curing arrears; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 28, 2023, directly to Secured Creditor, PNC BANK, NATIONAL ASSOCIATION (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.